

Harvey Series 2024-1 Trust

Investor Report

As at 31-Jul-25

Transaction Details	
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 688,850,453
Total Number of Loans:	2,207
Average Current Balance:	\$ 312,121
Highest Current Balance:	\$ 1,302,248
Scheduled LVR (Average)	56.99%
Scheduled LVR (Weighted Average)	61.82%
Current LVR (Average)	46.70%
Current LVR (Weighted Average)	56.94%
Seasoning (Months)(Average)	52.35
Seasoning (Months)(Weighted Average)	45.74
Weighted Average Variable Rate	5.76%
Weighted Average Fixed Rate	4.69%
Weighted Average Rate on All Loans	5.73%
Percentage (by value) of Variable Rate Loans	97.11%
Percentage (by value) of Fixed Rate Loans	2.89%
Owner Occupied by Dollar Value	\$ 533,903,196
Percentage Owner Occupied	77.51%
Pool Reduction	\$ 19,740,392
Monthly Repayment Speed	2.79%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 708,590,845
Scheduled Repayments Received During Period	(\$ 4,821,332)
Unscheduled Repayments Received During Period	(\$ 20,147,244)
Redraws	\$ 2,090,192
Interest	\$ 3,137,991
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 688,850,453
Further Advances repurchased: Interest	\$ 10,963
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 238,578
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR	Number of Loans		Scheduled Amount	
	#	%	\$	%
> 0% <= 25%	224	10.15%	\$ 34,609,074	4.66%
> 25% <= 30%	98	4.44%	\$ 22,418,019	3.02%
> 30% <= 35%	87	3.94%	\$ 23,028,216	3.10%
> 35% <= 40%	116	5.26%	\$ 33,387,272	4.49%
> 40% <= 45%	107	4.85%	\$ 31,446,408	4.23%
> 45% <= 50%	133	6.03%	\$ 40,388,662	5.43%
> 50% <= 55%	138	6.25%	\$ 46,425,485	6.25%
> 55% <= 60%	142	6.43%	\$ 51,426,061	6.92%
> 60% <= 65%	182	8.25%	\$ 70,115,905	9.43%
> 65% <= 70%	191	8.65%	\$ 74,553,809	10.03%
> 70% <= 75%	281	12.73%	\$ 115,993,874	15.61%
> 75% <= 80%	250	11.33%	\$ 98,550,826	13.26%
> 80% <= 85%	131	5.94%	\$ 51,379,993	6.91%
> 85% <= 90%	111	5.03%	\$ 42,811,985	5.76%
> 90% <= 95%	16	0.72%	\$ 6,656,948	0.90%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,207	100.00%	\$ 743,192,539	100.00%

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	566	25.65%	\$ 67,127,784	9.74%
> 25% <= 30%	112	5.07%	\$ 27,881,271	4.05%
> 30% <= 35%	98	4.44%	\$ 28,605,668	4.15%
> 35% <= 40%	123	5.57%	\$ 36,952,935	5.36%
> 40% <= 45%	104	4.71%	\$ 33,042,165	4.80%
> 45% <= 50%	123	5.57%	\$ 42,265,199	6.14%
> 50% <= 55%	115	5.21%	\$ 39,770,961	5.77%
> 55% <= 60%	116	5.26%	\$ 47,224,519	6.86%
> 60% <= 65%	148	6.71%	\$ 61,236,656	8.89%
> 65% <= 70%	181	8.20%	\$ 77,734,742	11.28%
> 70% <= 75%	192	8.70%	\$ 84,158,045	12.22%
> 75% <= 80%	159	7.20%	\$ 69,825,958	10.14%
> 80% <= 85%	90	4.08%	\$ 39,517,027	5.74%
> 85% <= 90%	68	3.08%	\$ 28,415,300	4.13%
> 90% <= 95%	12	0.54%	\$ 5,092,223	0.74%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	159	7.20%	\$ 3,544,790	0.51%
> \$ 50,000 <= \$ 100,000	154	6.98%	\$ 11,743,127	1.70%
> \$ 100,000 <= \$ 150,000	148	6.71%	\$ 18,628,848	2.70%
> \$ 150,000 <= \$ 200,000	205	9.29%	\$ 36,171,291	5.25%
> \$ 200,000 <= \$ 250,000	240	10.87%	\$ 54,264,195	7.88%
> \$ 250,000 <= \$ 300,000	231	10.47%	\$ 63,389,900	9.20%
> \$ 300,000 <= \$ 350,000	218	9.88%	\$ 70,663,834	10.26%
> \$ 350,000 <= \$ 400,000	216	9.79%	\$ 80,552,054	11.69%
> \$ 400,000 <= \$ 500,000	321	14.54%	\$ 143,765,943	20.87%
> \$ 500,000 <= \$ 750,000	253	11.46%	\$ 150,509,314	21.85%
> \$ 750,000 <= \$ 1,000,000	50	2.27%	\$ 41,931,796	6.09%
> \$ 1,000,000 <= \$ 1,500,000	12	0.54%	\$ 13,685,360	1.99%
> \$ 1,500,000	0	0.00%	\$ 0	0.00%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw		Number of Loans		Current Balance	
		#	%	\$	%
> \$ 0	<= \$ 50,000	1,282	82.07%	\$ 12,386,964	22.78%
> \$ 50,000	<= \$ 100,000	137	8.77%	\$ 10,045,743	18.47%
> \$ 100,000	<= \$ 150,000	52	3.33%	\$ 6,363,187	11.70%
> \$ 150,000	<= \$ 200,000	31	1.98%	\$ 5,382,540	9.90%
> \$ 200,000	<= \$ 250,000	22	1.41%	\$ 4,865,874	8.95%
> \$ 250,000	<= \$ 300,000	12	0.77%	\$ 3,203,572	5.89%
> \$ 300,000	<= \$ 400,000	13	0.83%	\$ 4,515,659	8.30%
> \$ 400,000	<= \$ 500,000	6	0.38%	\$ 2,855,433	5.25%
> \$ 500,000	<= \$ 1,000,000	6	0.38%	\$ 3,732,580	6.86%
> \$ 1,000,000	<= \$ 2,000,000	1	0.06%	\$ 1,031,525	1.90%
Total		1,562	100.00%	\$ 54,383,077	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 6	mths	8	10.39%	\$ 2,203,245	11.07%	
> 6	<= 12	mths	13	16.88%	\$ 2,810,300	14.12%	
> 12	<= 24	mths	42	54.55%	\$ 11,386,214	57.22%	
> 24	<= 36	mths	13	16.88%	\$ 3,345,393	16.81%	
> 36	<= 60	mths	1	1.30%	\$ 152,792	0.77%	
Total				77	100.00%	\$ 19,897,946	100.00%

Table 6 - Mortgage Pool Loan Seasoning

Days Since Drawdown				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 3	mths	0	0.00%	\$ 0	0.00%	
> 3	<= 6	mths	0	0.00%	\$ 0	0.00%	
> 6	<= 12	mths	0	0.00%	\$ 0	0.00%	
> 12	<= 18	mths	0	0.00%	\$ 0	0.00%	
> 18	<= 24	mths	131	5.94%	\$ 38,716,420	5.62%	
> 24	<= 36	mths	768	34.80%	\$ 241,155,836	35.01%	
> 36	<= 48	mths	682	30.90%	\$ 240,681,305	34.94%	
> 48	<= 60	mths	256	11.60%	\$ 86,975,411	12.63%	
> 60	<= 160	mths	264	11.96%	\$ 68,946,832	10.01%	
> 160	<= 360	mths	106	4.80%	\$ 12,374,650	1.80%	
Total				2,207	100.00%	\$ 688,850,453	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 5	years	8	0.36%	\$ 164,241	0.02%	
> 5	<= 10	years	34	1.54%	\$ 2,599,999	0.38%	
> 10	<= 15	years	65	2.95%	\$ 10,035,949	1.46%	
> 15	<= 20	years	153	6.93%	\$ 34,521,725	5.01%	
> 20	<= 25	years	283	12.82%	\$ 81,564,210	11.84%	
> 25	<= 30	years	1,664	75.40%	\$ 559,964,329	81.29%	
> 30	<= 50	years	0	0.00%	\$ 0	0.00%	
Total				2,207	100.00%	\$ 688,850,453	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 5	years	19	0.86%	\$ 833,441	0.12%	
> 5	<= 10	years	53	2.40%	\$ 4,456,547	0.65%	
> 10	<= 15	years	126	5.71%	\$ 18,263,185	2.65%	
> 15	<= 20	years	288	13.05%	\$ 64,488,443	9.36%	
> 20	<= 25	years	454	20.57%	\$ 140,033,399	20.33%	
> 25	<= 30	years	1,267	57.41%	\$ 460,775,437	66.89%	
> 30	<= 50	years	0	0.00%	\$ 0	0.00%	
Total				2,207	100.00%	\$ 688,850,453	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,130	96.51%	\$ 668,952,507	97.11%
Fixed 1Y	1	0.05%	\$ 404,514	0.06%
Fixed 2Y	11	0.50%	\$ 2,254,441	0.33%
Fixed 3Y	20	0.91%	\$ 5,284,720	0.77%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	2.04%	\$ 11,954,271	1.74%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	922	41.78%	\$ 268,045,247	38.91%
NSW	631	28.59%	\$ 214,046,681	31.07%
VIC	369	16.72%	\$ 122,236,767	17.75%
WA	175	7.93%	\$ 48,996,933	7.11%
SA	57	2.58%	\$ 17,357,341	2.52%
ACT	32	1.45%	\$ 11,826,413	1.72%
TAS	12	0.54%	\$ 3,697,626	0.54%
NT	9	0.41%	\$ 2,643,445	0.38%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	723	32.76%	\$ 216,205,568	31.39%
QLD Non metro	199	9.02%	\$ 51,839,679	7.53%
NSW Metro	525	23.79%	\$ 182,909,821	26.55%
NSW Non metro	106	4.80%	\$ 31,136,860	4.52%
VIC Metro	323	14.64%	\$ 107,302,752	15.58%
VIC Non metro	46	2.08%	\$ 14,934,016	2.17%
WA Metro	137	6.21%	\$ 39,861,611	5.79%
WA Non metro	38	1.72%	\$ 9,135,322	1.33%
SA Metro	48	2.17%	\$ 15,001,717	2.18%
SA Non metro	9	0.41%	\$ 2,355,625	0.34%
ACT Metro	32	1.45%	\$ 11,826,413	1.72%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.23%	\$ 1,696,331	0.25%
TAS Non metro	7	0.32%	\$ 2,001,295	0.29%
NT Metro	5	0.23%	\$ 1,689,629	0.25%
NT Non metro	4	0.18%	\$ 953,816	0.14%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,789	81.06%	\$ 573,931,374	83.32%
Inner city	9	0.41%	\$ 2,562,466	0.37%
Non metro	409	18.53%	\$ 112,356,612	16.31%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
3030	22	1.00%	\$ 7,092,239	1.03%
4211	18	0.82%	\$ 6,716,503	0.98%
4740	19	0.86%	\$ 6,352,813	0.92%
4350	24	1.09%	\$ 5,811,743	0.84%
4551	12	0.54%	\$ 5,687,984	0.83%
4017	17	0.77%	\$ 5,613,386	0.81%
4034	19	0.86%	\$ 5,435,356	0.79%
4300	18	0.82%	\$ 5,269,698	0.76%
2155	10	0.45%	\$ 5,117,425	0.74%
4053	13	0.59%	\$ 4,666,254	0.68%
Total	172	7.79%	\$ 57,763,399	8.39%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,197	99.55%	\$ 685,865,473	99.57%
>	1	<=	7	days	6	0.27%	\$ 2,169,716	0.31%
>	7	<=	30	days	1	0.05%	\$ 22,280	0.00%
>	30	<=	60	days	1	0.05%	\$ 239,611	0.03%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	1	0.05%	\$ 281,966	0.04%
>	180			days	1	0.05%	\$ 271,406	0.04%
Total					2,207	100.00%	\$ 688,850,453	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,697	76.89%	\$ 533,903,196	77.51%
Investment Loans	510	23.11%	\$ 154,947,256	22.49%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,134	96.69%	\$ 661,000,363	95.96%
Interest Only Loans	73	3.31%	\$ 27,850,089	4.04%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	815	36.93%	\$ 257,994,097	37.45%
Renovation	136	6.16%	\$ 31,132,424	4.52%
Purchase - New Dwelling	100	4.53%	\$ 31,097,770	4.51%
Purchase - Existing Dwelling	725	32.85%	\$ 250,758,454	36.40%
Buy Home (Investment)	189	8.56%	\$ 60,191,645	8.74%
Other	242	10.97%	\$ 57,676,062	8.37%
Total	2,207	100.00%	\$ 688,850,453	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	416	18.85%	\$ 137,676,992	19.99%
GENWORTH LMI	16	0.72%	\$ 3,484,715	0.51%
Uninsured	1,775	80.43%	\$ 547,688,746	79.51%
Total	2,207	100.00%	\$ 688,850,453	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 25,218,117
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 45,711
Input Tax Credits Received From ATO		\$ 13,661
Net Fixed Rate Swap Receipt From Swap Provider		\$ 16,569
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 25,294,058</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 19,740,392	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 2,611,967	\$ 22,352,360
Class A2-R Principal to be paid to Class AB-R Note Holders	\$ 0	
Class A2-R Interest Payment to be paid to the Class AB-R Note Holders:	\$ 174,704	\$ 174,704
Class B-R Principal to be paid to Class B-R Note Holders	\$ 0	
Class B-R Interest Payment to be paid to the Class B-R Note Holders:	\$ 91,599	\$ 91,599
Class C-R Principal to be paid to Class C-R Note Holders	\$ 0	
Class C-R Interest Payment to be paid to the Class C-R Note Holders:	\$ 45,123	\$ 45,123
Class D-R Principal to be paid to Class D-R Note Holders	\$ 0	
Class D-R Interest Payment to be paid to the Class D-R Note Holders:	\$ 22,138	\$ 22,138
Class E-R Principal to be paid to Class E-R Note Holders	\$ 0	
Class E-R Interest Payment to be paid to the Class E-R Note Holders:	\$ 21,179	\$ 21,179
Class F-R Principal to be paid to Class F-R Note Holders	\$ 0	
Class F-R Interest Payment to be paid to the Class F-R Note Holders:	\$ 21,623	\$ 21,623
Redraws		\$ 2,090,192
Trust Expenses		\$ 475,140
Excess Revenue Reserve		\$ 0
Total		<u>\$ 25,294,058</u>

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of Series 2024-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013